

Annual Open Enrollment Guide

How to Complete Your Enrollment

ENROLLMENT PERIOD: November 2, 2026 to November 13, 2026

This guide will walk you through the steps to complete your open enrollment using the LSSU Open Enrollment webpage.

What Active Participation Is Needed?

- No action is needed if you are not making plan changes.
- Action is needed if you are making dependent changes.
- Action is needed if you want to contribute to an FSA or HSA account.
- Action is needed if you are eligible to opt out and choose to opt out in 2027.
Opt-outs from 2026 do not roll over to 2027.

General Guidelines

- Open Enrollment is for all benefit-eligible employees.
- Open Enrollment changes are effective January 1, 2027.
- Flexible Spending Account (FSA) choices must be elected every year; current elections do not roll over to next year.
- Health Savings Account (HSA) choices must be elected every year; current elections do not roll over to next year.
- When emailing documents, please scan and email. Photos of forms are difficult to read and may cut off important information, delay processing, or result in inaccurate or incomplete processing.
- Send enrollment forms to HR at the LSSU email address. An email will be sent back confirming receipt. If you do not receive a confirmation within 48 hours, please contact HR.
- If you are adding dependents, you must include appropriate documentation, such as a marriage license or birth certificate.

Step-by-Step Instructions

1. Go to the Open Enrollment webpage

Visit the 2027 LSSU Open Enrollment webpage.

2. Find your employee group section

Scroll down to locate your group:

- Administrative Professional (AP)
- Educational Support Personnel (ESP)
- Faculty
- Retiree COBRA (Retiree HSA contributions are the responsibility of the retiree; there are no LSSU HSA contributions for retirees.)

3. Review your group's plan options

- Options are to enroll in coverage, waive coverage, and (if eligible) opt out of coverage.
- Click on the "Benefits at a Glance" or "Benefits Summary" documents to review plan options.
- Review the formulary documents if you take prescription medications.
- Watch the educational videos if you need help understanding plan differences.

4. Download your enrollment forms

Scroll to the forms section for your employee group and download:

- M/D/V enrollment form (medical, dental, vision)
- FSA form (if participating)
- HSA form (if enrolling in an HD plan)
- Aflac voluntary insurance form (if desired)
- Supplemental life insurance form (if desired)

5. Complete your forms

- Fill out each form completely.
- Select plan options if selecting coverage (or indicate waive or opt out, if not selecting coverage).
- Double-check to make sure all information is included.
- Sign and date all forms.
- Make copies for your records.

Please know that incomplete forms may delay processing or may result in the inability to process enrollment choices.

6. Two options to submit your completed forms

- Option 1 - Email: Email all completed forms to humanresources@lssu.edu.
- Option 2 - In person: Drop off a copy of your completed forms in Human Resources.

Need Help?

- Attend a Q&A session.
- Check the webpage for recorded and virtual sessions.
- Watch the educational videos available on the webpage.
- Contact HR: (906) 635-2213 or humanresources@lssu.edu
- Contact The Pool (Customer Service): Contact information is available on the webpage.

Important Reminders

- ☐ Check all forms to make sure they are complete.
- ☐ Sign and date every form.
- ☐ Submit all forms by the Open Enrollment deadline.
- ☐ Keep copies for your records.
- ☐ If you take medications, review the formulary documents.
- ☐ FSA enrollment is required every year (does not auto-renew).
- ☐ HSA enrollment is required every year (does not auto-renew).